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ABSTRACT

Based on a workshop in Gambia in 1989, this manual was developed to help Peace Corps workers to develop training techniques for teaching women to run businesses producing and selling local products and to manage money. Topics covered include the following: (1) the role of the facilitator in adult learning; (2) problems women face in controlling their finances; (3) project development and marketing; (4) quality control; and (5) numeracy and bookkeeping. Simple plans (suitable for use with illiterate persons) for workshop training sessions that can be replicated easily in village settings are offered. The plans include a topic, target group, duration, objectives, procedures, and preparation and materials. An appendix describes three women's projects. Resources include 6 references on teaching numeracy and literacy and 19 references regarding projects for women. (KC)

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Income Generation and Money Management: Training Women as Entrepreneurs

Peace Corps
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Income Generation and Money Management: *Training Women as Entrepreneurs*

By
Sheila Reed

Cover and Illustrations by
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Peace Corps Volunteer

Originally Titled: Income Generation and Money Management: How to Train Gambian Women

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FORWARD

"Women in Development" has been a prime focus of Peace Corps/The Gambia since 1985 and continues to be an important and integral part of all our projects and programs. Peace Corps volunteers in The Gambia have recorded the heavy workloads of village women and recognize the importance of helping them to ease this burden by improving their quality of life.

Like most African women, Gambian women rank among the poorest in the world, and are often the main and sometimes the only providers for their families. They prepare food, fetch water, raise children, and gather fuel, while at the same time producing over 70 percent of the food grown in The Gambia. Yet despite their great productivity, women have the least access to resources such as credit, agricultural inputs, or labor saving devices.

In 1989, Peace Corps/The Gambia's newly formed WID committee accepted the challenge of preparing volunteers in each sector to assist the women they live and work with in improving their standard of living, thus becoming more acceptable as a vital key to development in The Gambia. They chose to do this by sponsoring a workshop on Money Management for volunteers and their counterparts, of which this manual is the product.

Helping the women to earn more money and manage it more efficiently was thought to be an initial and effective way to begin. Therefore, the following pages have been designed to assist volunteers in their efforts to train village women in some basic money management skills. Community development workers, men and women village leaders, NGOs, PVOs and others who work with Gambian women might also find the manual useful.

The production of this manual represents an important step in our efforts to improve the quality of life for the Gambian woman. We hope it will inspire others to develop additional materials to help achieve this goal.

Special acknowledgment goes to Sheila Reed for her skillful talent in planning, facilitating and coordinating the first successful Peace Corps Women In Development workshop and manual in The Gambia.

Lacey O'Neal
Country Director
Peace Corps/The Gambia

INTRODUCTION

The workshop which inspired this manual took place on July 3-5, 1989. It addressed the needs of Peace Corps/The Gambia volunteers who are helping village women develop income generating projects. This publication may prove useful to you if you are developing a local marketing project or simply if you wish to conduct training sessions on the separate subjects.

The manual aims to assist you to:

1. Use special techniques that you as facilitator of a group training activity can employ with adult learners.

2. Deal with the cultural and practical problems that women face in controlling their finances.

3. Focus on the type of project that will most benefit the women in your village by using basic principles of marketing.

4. Think about ways to improve quality of locally made products.

5. Develop and conduct teaching sessions on numeracy and bookkeeping.

WAYS AND MEANS:

The goal of this manual is to provide field workers with practical means that can be used directly and immediately for conducting training sessions.

This will be done by:

1. Presenting concepts on the key subjects of:

   THE ROLE OF THE FACILITATOR IN ADULT LEARNING
   PROBLEMS WOMEN FACE IN CONTROLLING THEIR FINANCES
   PROJECT DEVELOPMENT AND MARKETING
   QUALITY CONTROL
   NUMERACY AND BOOKKEEPING

2. Offering suggested session plans for training which are simple and can be easily replicated in village settings. These session plans are developed especially for illiterate participants.

Of course, you, as the facilitator will be confronted with unique situations in your village setting and will have to rely on your common sense and creativity in developing your sessions.

ACKNOWLEDGMENTS

This manual is a result of a group effort. I would like to especially thank Lacey O'Neal and the members of the volunteer Women In Development (WID) Committee for assessing needs in the field, assistance in planning and conducting the workshop and for their continuing support and enthusiasm for this project throughout. WID Committee members Bayard Lyons, Andre Burman, Nicky Rawson, Michael Berndt, Sherilyn Paris and Mary Lou Alexander, provided valuable assistance with detailed notes taken during the workshop sessions. I also extend my appreciation to the GARD Project for their support in the production of this manual.

Special recognition and thanks go to Sherilyn Paris for her artistic contributions and the considerable time and energy she expended on layout, editing and production.

I wish to express my sincere appreciation to the invited facilitators whose expertise appears on the pages of this manual:

** Ted Hazard, Technical Assistant to Management Development Institute (MDI), The Gambia

** Sam Cole, Language Instructor, Peace Corps, The Gambia

** Ms. Ndey Oley Jobe, Manager, Gambian Artisans Marketing Cooperative (GAMCO)

** Ms. Aminatta N'Gum, Magistrate and Board Member of Gambian Women's Finance Corporation

Finally, I would like to thank the workshop participants for their quality input to the workshop, which helped confirm mutual desires to further the women's position in The Gambia. Their names appear on the session plans that they developed.

Peace Corps/The Gambia would greatly welcome any comments regarding this manual.

Sheila Reed

THE ROLE OF THE FACILITATOR IN ADULT LEARNING

According to Webster's Third New International Dictionary (Merriam Co., 1981), the word "**facilitate**" means: "to make easier or less difficult; free from difficulty or impediment."

Why is the term "**facilitator**" often used in relation to adult education or training instead of "**teacher**"?

> (Note: In this publication, "facilitator" and "trainer" are used synonymously as are "adult learner", "participant", and "trainee")

To find the answer, let us explore the differences between academic education such as we all experienced in high school or even in college, and "adult learning".

ADULT LEARNING	ACADEMIC LEARNING
1. Stems from personal desire or need to learn.	Is usually compulsory.
2. Subject matter tends to be practical.	Subject matter is often factual/theoretical.
3. Learning from direct participation.	Learning from memorization.
4. Casual environment.	Structured environment.
5. Learn by interaction and experience sharing with other adults.	Learn by listening to authority figure/teacher.

What are the **IMPLICATIONS** of the characteristics of adult learning for facilitators?

1. Facilitators and trainees are **PEERS** and can trade ideas openly and fairly. Thus the trainees need to be encouraged to learn through **PARTICIPATION** and **EXCHANGE**.

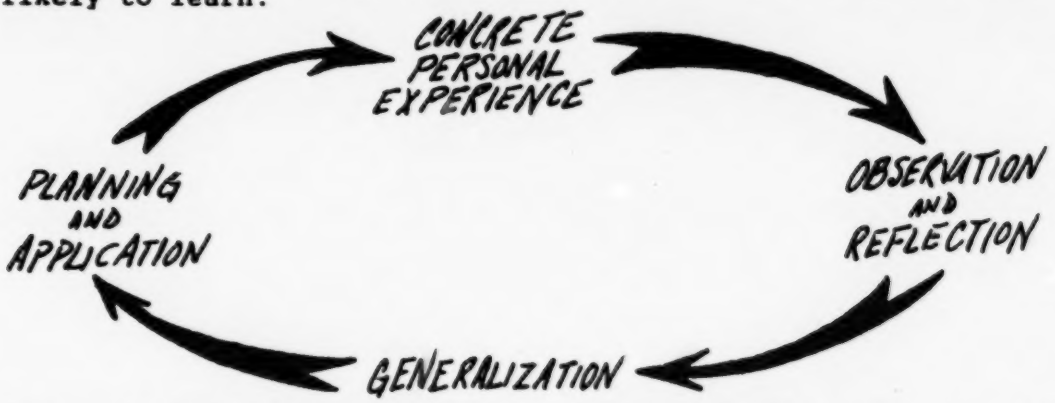
2. The content of the training sessions should address the **NEEDS** of the trainees.

3. Training session plans should be **FLEXIBLE** and allow for informal exchange of ideas.

4. Training sessions should have immediate **PRACTICAL APPLICATION** that can be demonstrated by use of practical exercises.

5. The facilitator only **ASSISTS** in the training process by making the setting **CONDUCIVE TO LEARNING**.

It may help to keep in mind the following illustration of the Experiential Learning Cycle, or the way WE AS ADULTS are most likely to learn.



NOW, with some theory behind you, COMES THE HARD PART. You have to plan what you are going to do to facilitate learning among your adult trainees.

IT IS MOST IMPORTANT TO IDENTIFY NEEDS AND OBJECTIVES!!!!

Example:

1. **IDENTIFY THE CLIENT:** (This should come easily if you are familiar with your community.)

   Ten women from Keneba who wish to start income generating projects.

2. **IDENTIFY THE NEEDS:** (This will be more difficult and can be accomplished by means of a needs assessment. An illiterate's needs can be extracted from oral interviews which are then compiled in a written form. It may also be possible to have an expert on a particular subject come to the village and assess the needs, but remember, adults learn best from their own perceived needs.)

   They need to know how to market their products and account for their money.

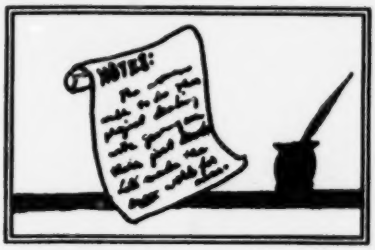
3. **IDENTIFY THE OBJECTIVES:** (Identifying what the learner will achieve from the training is tricky but essential to keep you on track. See the section on WRITING SESSION PLANS for more information about objectives.)

   The women will be able to:

   a. explain some principles of marketing and quality control.
   b. keep their accounts in written numerical form.

TRY TO PUT EVERYTHING IN WRITING!!!!!
WHY???????????

**It becomes a permanent record of the development of the activity.
**It can be referred to at a later time for analysis by yourself and others.
**It may be used for developing similar programs.
**It may be used to answer questions about why the program worked or didn't work (evaluation).



Let's discuss some of the ESSENTIAL COMPONENTS that make up a training session.

PRESENTATION TECHNIQUES

There are two specific styles of presentation that a facilitator can use.

1. The **DIRECTIVE** style involves LECTURING or presentation of facts to the participants and may include question/answer periods. It is an academic approach in which the facilitator is the expert.

2. The **FACILITATIVE** style involves obtaining FEEDBACK or responses from the participants. Since it must address the unpredictable comments/reactions of individuals, it requires FLEXIBILITY.

From our discussion regarding characteristics of adult learners, you will probably deduce that the directive style, though necessary at times, would be the least effective and thus least used technique of presentation. DIRECTIVE IS DULL!!!!

We will focus on the facilitative style, by which a myriad of exciting ways to facilitate learning become available. FACILITATIVE IS FUN!!!

Following are some presentation techniques that can be used during a training session as practical exercises.

VISUAL DISPLAYS

Visual aids normally used in education include chalk boards, pictures drawings, props, films or videos. A flipchart is useful in adult education as participant responses can be written down and displayed around the room. It may be possible to use pictures or sketches for illiterates.

BRAINSTORMING

Brainstorming involves flushing out ideas by examining every possible alternative. It can be done in a group or individually but ultimately the ideas should be shared.

ROLE PLAY OR ROLE REVERSAL

Participants gain experience by assuming the role of others. As much as possible role plays should simulate a real situation. Generally, role plays have a high impact on the learner.

SKIT

The skit is a play with already determined script that should lead to an easy conclusion by the learners. Usually the facilitators are the actors.

CASE STUDY

A situation that identifies problem areas is presented to the learners. It is usually written down so the details are at hand. Solutions to the problems can be discussed.

PANEL PRESENTATION

A group of experts are brought in to discuss problems in front of the participants. For example, if you are having trouble convincing women of the necessity for bank accounts, you could have several village women with accounts come and speak on the subject.

AUDIO AIDS

Audio aids include music, song, repetition and story telling.

OTHERS

Other presentation techniques include game playing, interviews, field trips, demonstration of an activity or participation in the activity.

MAKING FEEDBACK USEFUL

WHAT IS FEEDBACK?

Feedback, as it is used in an educational context, generally means an expression of the views or perception of one person regarding what another person says, does or asks. Feedback is delivered by the observer (or audience) to the presenter (or actor) and it is generally requested by the presenter.

Feedback is an essential element of any training session. Aside from letting the facilitator know how her/his session is progressing, it allows the learners to express themselves. The potential exists for feedback to (a) not be taken seriously by the facilitator, who may be looking for specific answers, or, (b) become disruptive and even get totally out of hand.

It is up to the facilitator to guide the tone of the session by channelling feedback in the right direction. Adult learners usually instinctively feel that this is the facilitator's responsibility.

Here are some SUGGESTIONS:

1. Accept the comment made even if it is not the answer you are looking for. You may discourage people from participating if you ignore their comments. If you disagree with the comment, and the issue is important, perhaps you could ask for clarification and stimulate discussion.

2. If it is a useful comment, repeat it and ask the participant for clarification or elaborate on it yourself.

3. Always be polite in accepting feedback. Encourage politeness among the participants in responding to each other's comments.

4. Give credit for good feedback.

5. Look for non-verbal feedback. Keep in mind, however, that gestures and expressions can mean different things in different cultures.

6. Always show respect for another person's point of view. Remember that adults usually have strong opinions.

7. If the feedback is getting off the track, remind the participants of the subject under discussion.

8. In responding to the feedback, take the age of the person and level of education into consideration.

9. Refer to feedback made at different times in the training sessions. You may say "This brings us back to the comments Amie made earlier." This gives a sense of continuity.

10. If feedback is negative or critical, ask for constructive alternatives.

LOGISTICAL CONSIDERATIONS

In conducting any training session there will always be logistical considerations. It is most advantageous to have all logistical matters planned well ahead of time. Even then, something is bound to go wrong!!!

Remember that logistical problems can overshadow training goals. For instance if you plan to train women in money management at a time of day when they should be at the market, you have defeated the purpose. Or, if it is scheduled around a mealtime, the women may be distracted by hunger, or may not come at all because of cooking duties in the compound.

These are some of the **MAJOR ASPECTS OF LOGISTICAL PLANNING**. Use the following as a checklist to see if you have planned well.

1. Location for training and adequacy.
2. Number of participants -- Not too large/not too small.
3. Facilitator/s -- Availability and qualifications.
4. Resources available (budget).
5. Supplies.
6. Schedule/timing.
7. Session content.
8. Audio/visual aids.
9. Date/time of year (practical?).
10. Travel time and expenses.
11. Transportation for participants and facilitators.
12. Food or coffee/tea breaks.

SPECIAL CONSIDERATIONS FOR ILLITERATE PARTICIPANTS IN A VILLAGE ENVIRONMENT

There are at least two notable constraints that a facilitator working with illiterate participants in a village must face:

1. No written materials may be used, except perhaps numbers.

2. It may be more difficult to create a setting conducive to learning.

Some **SUGGESTIONS** for dealing with these constraints are as follows:

1. Use REPETITION to reinforce key concepts.

2. Make the training sessions shorter to avoid presenting too much material.

3. Use a translator if unsure of local vernacular.

4. Use simple language instead of technical words.

5. Try to seclude the group from disturbances so that participants may focus on the subject.

6. Encourage feedback and give great consideration to each person's response.

7. Include small details of daily life in the presentation techniques so that participants feel at home, and can relate better to the material.

8. If available use posters, props (vegetables, animals, gourds), costumes, or local instruments in the demonstrations, skits, role plays, or presentations.

9. Plan the timing carefully and in full consideration of the life-styles of the people.

EVALUATION AND FOLLOW-UP

ESSENTIAL COMPONENTS of any type of education are evaluation and follow-up. Without these aspects, it is difficult to know whether or not the teaching/training was effective and led to improvement in the lives of the participants.

EVALUATION of the training session can be done by means of written questionnaires or oral surveys. The evaluation should be completed by the facilitator as well as the participants and any observers. Questions center around the session contents, presentation techniques and perhaps logistical considerations. The results should always be written down to document successes and to save yourself and others from repeating mistakes.

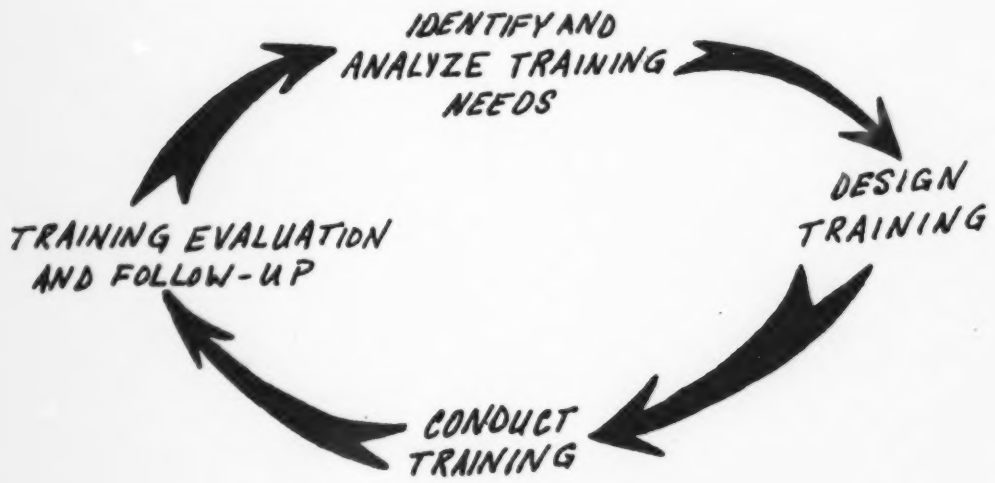
FOLLOW-UP on long term results of the training can be done in several ways:

1. Observe participants and see if they are putting their training to use in their every day lives. If not, try to find out why.

2. Question participants about use of their training. Question supervisors or observers.

3. Continue training sessions so that participants can build on what they know. Repeat and improve training sessions that you feel did not make an impact.

ILLUSTRATION OF THE TRAINING CYCLE



WRITING SESSION PLANS

The session plan should contain these components:

1. TOPIC
2. TARGET GROUP
3. DURATION OF THE SESSION
4. BEHAVIORAL OBJECTIVES
5. PROCEDURES
6. PRACTICAL EXERCISE
7. PREPARATION AND SUPPLIES

TOPIC AND TARGET GROUP: The topic of your session will depend on the needs of your target group. It is useful to document the nature of the target group for others who may use the session plan. It is also useful to indicate the ideal number of participants.

DURATION OF THE SESSION: In general, a topic should be contained in a session that is two hours long or less. A broad topic area may be summarized or broken down into components to be covered in separate sessions. It is very important to REHEARSE and TIME the session based on the completed session plan and include blocks of time for discussion and for completing the practical exercise. It may help to write a time limit for each step in the procedure.

BEHAVIORAL OBJECTIVES: The objectives help the facilitator and participants to focus on the intent of the session. The participants should ALWAYS be aware of the objectives of the training session. Therefore, the objectives should be read or explained at the beginning of the session.

GENERAL RULES for writing behavioral objectives are as follows:

1. The objective should contain an action verb and describe what the participant will be able to do at the end of a session.

2. The effect should always be measurable.

3. The participants are always the subject of the sentence.

INCORRECTLY WRITTEN: "The effects of accurate bookkeeping will be appreciated." (The participant is not the subject of the sentence. Appreciation is difficult or impossible to measure.)

CORRECTLY WRITTEN: "The participants will be able to use a simple bookkeeping ledger designed for illiterates." (This sentence gives very specific information about what the participant will be able to do and success can be measured by observing the use of the ledger.)

PROCEDURES: One way of describing the procedures to be used in achieving the objectives is to list them as STEPS. The procedures are not always fully detailed but may serve more as a guide for the facilitator. If, for instance, a lecture is to be delivered, it may be written out on an attached page.

PRACTICAL EXERCISE: As discussed before, adults learn by practical experience and wish to put into practice what they learn as soon as possible. It is very useful to incorporate a practical exercise in the session as a means to achieve an objective or to reinforce learning. The practical exercise should be a CREATIVE and, if possible, FUN part of the session. It should involve some type of diversion in which people get up and move, change their focus, and are encouraged to use their minds and participate.

PREPARATION AND SUPPLIES: Of course, one cannot prepare for a session or collect supplies while the session is in progress. Therefore, for the session to go smoothly, ADVANCE PLANNING must take place. It is useful to write this information in the plan so that nothing is forgotten and so other facilitators who use the plan will anticipate these needs.

SESSION PLAN

TOPIC: Working as a Team

TARGET GROUP: Twelve illiterate women from Brikama NDing village who wish to start a cooperative vegetable patch as an income generating project.

DURATION OF SESSION: 75 minutes

OBJECTIVES: The participants will be able to :

1. Discuss some of the benefits of working in a group and relate it to the vegetable gardening project.

2. Discuss some of the problems of working in a group and suggest solutions to the problems.

PROCEDURES:

Step 1 Facilitator explains that working in a group is different than working by one's self and asks the participants to give reasons why. Two posters are displayed in front of the room: one with a drawing of a single woman gardening and one with many women working in a large garden plot. Some comparisons that should be brought out are:

	by yourself	in a group
1.	only your own opinion	many other opinions
2.	do all tasks	task sharing
3.	your own money	sharing the money
4.	if sick, business stops	others help you
5.	one market stand	many market stands
6.	buy own tools	tools can be shared

Step 2 The facilitator asks the women what they would consider advantageous about working in a group. Points to be brought out are:

1. The tools, tasks and responsibility are all shared.
2. The potential for production and marketing increases.
3. Women can support each other in the community.
4. It may be easier for groups to get loans for business.

Step 3 The facilitator asks what disadvantages there are to working in groups and how the group members might solve the problem. Possible problems ans solutions include:

1. The group members may disagree.
   Solution: Vote on issues. Discuss problems together.
2. Some group members may do less work than others.
   Solution: Discuss the problems at a meeting; the women who work less receive less income.
3. Who will manage the money for the group?
   Solution: Elect a bookkeeper who reports to the group; All group members learn numeracy and bookkeeping and take turns with the books; each women takes a share of the vegetables and sells them individually, keeping some money and paying dues to the cooperative.

Step 4 Practical exercise: Building squares. The women divide into three groups. Each group member has to make a square from the pieces of paper put in the middle of the group. The rules of the game are:

1. There can be no verbal communication or non-verbal communication.
2. If you don't want a piece, put it back in the middle and look for another piece.
3. The exercise is over when each person has made a square.

The facilitator goes around and may help certain members.

Step 5 The facilitator asks the women to describe their feelings when they were trying to make the squares. Responses may include:

1. It was hard not to ask for a piece and hard not to tell someone what they were doing wrong.
2. It would have gone a lot faster if they could have discussed it.
3. Each person had to make her own but also had to be sure everyone else made a square.

The facilitator emphasizes that cooperation and communication are very important when working as a group.

PREPARATION AND SUPPLIES:

1. Two poster boards or newsprint with drawings
2. Cardboard or stiff paper cut into squares (total of twelve of the same size) and then cut into two or three pieces (Note: You may wish to have an uncut square in the middle of each group as an example.)
3. Squares will have to be properly organized before the exercise.

** Practical Exercise Courtesy of Ted Hazard, MDI

PROBLEMS WOMEN FACE IN CONTROLLING THEIR FINANCES

The aim of any training program is to enable the participants to use information and skills gained, IN THE REAL WORLD.

To view training objectives in a realistic manner, one must take into consideration the obstacles that women may face outside the training environment. Impediments exist in every society that prevent individuals from achieving their objectives. Examples would be shortage of educational opportunities, inadequacies in economic structures, inferiority/superiority of certain groups or prevalence of harmful traditional beliefs.

We all seek to improve and develop the potentials of individuals and societies. Progress IS being made, but radical changes are not likely to happen overnight. One thing appears certain, however, if problems are not discussed, there is little hope to effect change. The approach to take may be to face the problems openly and work toward solutions with sensitivity and diplomacy.

What are some of the common problems women face in controlling their finances?

1. **Illiteracy or semi-literacy**
   (Example: The woman is afraid to open a bank account or apply for a loan because of all the paper work involved and embarrassment over not being able to sign her name.)

2. **Lack of numeracy**
   (Example: A woman cannot keep even simple books and is losing income.)

3. **Lack of management skills**
   (Example: A woman, under pressures from family and friends, gives or loans all her profits away.)

4. **Lack of knowledge about marketing and quality control**
   (Example: A woman produces ten shirts designed for tourists and finds that they do not sell because they are poorly sewn.)

5. **Lack of control over decision making in a male-oriented society**
   (Example: Money from a woman's business is automatically handed over to her husband, unless she is able to hide it.)

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6. **Lack of knowledge about investing and saving money** (Example: Rather than risk keeping money under the bed, a woman uses it to buy a sheep, some gold jewelry and a new dress. Unfortunately, the sheep contracts a disease and dies, the jewelry is stolen and the dress is used and can't be sold.)

What are some possible solutions?

Let's take a careful look at the nature of the problems and try to determine what is at the root of them.

With the exception of #5, a major factor seems to be **LACK OF EDUCATION**. A contributing cause to problem #5 may be that due to a woman's lack of education, the man must make the decisions, even though it was her male forbearer who decided she should not be educated!

We may seek to stop the vicious circle by offering opportunities to **EDUCATE/TRAIN WOMEN** in matters of business. Attitude changes often occur as a result of education. Cultural changes occur with attitude changes. There are thousands of examples in history.

Now focus again on the problems. You probably realize that even with education, the existing systems may not always permit change. A woman from the countryside may have a difficult time opening a bank account or applying for a loan because the nearest bank is a three hour bus ride away. In the same vein, even if a woman could learn management skills and numeracy, she may not have the capital to start her business. Because the needed mechanisms may not be in place, **ALTERNATIVES MUST BE SOUGHT**.

People with problems that are difficult to solve often seek EDUCATION and ALTERNATIVES. Through training programs, people can find information and develop skills. Following this section are summaries of the comments made by a panel composed of professionals who are working to solve problems by offering alternatives to present situations. You may be able to recommend their programs to women in your village. In any case, you may wish to discuss problems with the women and come up with some solutions that are workable for them.

SUMMARY OF PANEL PRESENTATION

The workshop concluded with presentations by community agencies regarding their programs to assist women. The following agency representatives participated.

**Mr. E. G. Bell, Managing Director, Standard Chartered Bank, Banjul.

**Ms. Amira Jagne, Association of Gambian Entrepreneurs

**Ms. Cumba Marenah, Women's Bureau, The Gambia.

**Ms. Fatou Banta Camara, Save the Children, USA, The Gambia

**Mr. G. V. Ramamurthy, FAO and Central Bank of The Gambia

**Ms. Aminatta N'Gum, Gambian Women's Finance Corporation

**Mr. Jean Francois Le Grand, Centre International de Developpement et de Recherche, Ministry of Agriculture, The Gambia

Following are summaries of the presentations.

Standard Chartered Bank: The bank does not offer programs just for women, however, it is prepared to cosponsor the Gambian Women's Finance Corporation (GWFC) loan program for women. The agreement has not yet been signed but is expected to be soon. Details on the savings and loans programs regularly offered by the bank follow.

Savings Accounts: A minimum of 150 Dalasi are required to open an account. The interest rate is 12 1/2 % and is applied twice per year. It is available to anyone who can meet the minimum deposit.

Loans: There are two types of loans: overdraft and fixed. The overdraft loan occurs with overdrafts on a current, or checking, account. Interest is very high and is charged on a daily basis. The fixed loan has the following characteristics:

* A viability study is conducted on each application.
* The interest rates are very high (23 1/2%).
* Regular monthly payments must be made
* It is basically infeasible for business because a very high profit margin would be required to make payments.
* It is most often used to purchase a car or house.

Association of Gambian Entrepreneurs: This newly formed association (1987) aims to train small business people in numeracy and literacy and advise them about obtaining loans. In the future, it hopes to have loans available for members on a revolving basis. It is not specifically for women but many members are women. Membership fees are 120 Dalasi initially and 7 Dalasi per month.

Women's Bureau: All of the projects are targeted for women.

Loans: Each women's group that is assisted must have a savings account to qualify for a loan. There are two loan 'schemes', the revolving loan and the labor saving loan. The revolving loan scheme is government funded and has been operating since 1976. It is available for women to start small businesses or to expand existing businesses. The second type of loan covers purchase of labor saving devices such as milling machines, animals for traction and tools.

Rice, garden and woodlot projects: The Women's Bureau holds workshops on improved techniques for agriculture and on management skills.

Save the Children: Save the Children offers limited short term loans on a seasonal basis, mainly to support gardening projects. Save the Children operates primarily on the North Bank in select target areas. The groundrules for obtaining a loan are:

* The woman must enroll in a literacy class and make progress before being eligible for a loan.
* The woman must open a savings account to be eligible.
* The loan is applied for through a village development committee which becomes the guarantor of the loan.
* The interest rate is 8%. The total fund is Dalasi 50,000.

Central Bank: The Central Bank does not provide service to the public but supports other financial institutions.

Gambian Women's Finance Corporation: The GWFC is about to embark on a project to provide loans for women who wish to develop income generating projects. Small loans of Dalasi 1000 are available from a revolving fund to individuals or groups. The application can be made directly to GWFC. The two major requirements for this type of loan are:

* Membership in GWFC (Dalasi 100 per individual or group)
* Submission of a project plan to GWFC which indicates a developmental orientation (Garden projects fit this description).

Centre International de Developpement et de Recherche: This organization, founded by the French, operates a project termed "Jahally-Pacharr self managed village banks". It is a result or offshoot of the Jahally-Pacharr small holders farming project and is a two year program with the following objectives:

* Study of the technical, economical, financial and social feasibility conditions of a regional network of village banks.
* Creation of a small number of pilot village banks which collect local savings and redistribute them inside the village as individual or collective credit and without the injection of any external funds.

Six banks representing four major ethnic groups have been or will be opened. The first two banks established have a successful record of savings and loans and seem to meet the needs of the villagers. The project will be evaluated at the end of 1989.

BRIEFS ON SAVINGS AND LOANS FOR WOMEN IN THE GAMBIA

The following points were made by the panel presenters regarding the importance of the role of women in development of The Gambia, their need for access to banking institutions for savings and loans and the potential that exists for that access.

* Women constitute the main labor force in the agricultural sector in The Gambia. Because of this, they have a crucial role to play in the Economic Recovery Program undertaken by the Government of The Gambia.

* It is essential, in view of the needs for development in The Gambia, that women's level of skills in agriculture and business be raised and that they take a more active role in decision making. Development organizations in the country have a special responsibility to broaden women's opportunities by organizing women's groups.

* The majority of rural savings are tied up in property such as livestock, jewelry, grain and household goods. This method of saving presents risks but there are few alternatives. At present, the banking structure is mainly located in the urban areas, making accessibility difficult for the rural woman. In addition, it is more difficult for women to offer security for a loan as they are not traditionally landowners. For these reasons, commercial banks should focus on expanding into rural areas and offering special services for illiterate and women clients. Banking organizations will benefit from loans to women because traditionally women are better credit risks and save money more frequently than men.

* A step in the right direction is being implemented by Gambian Women's Finance Corporation in coordination with Standard Chartered Bank. This agreement will allow small and medium loans to women with income generating projects who do not have the customary forms of security. The project is still in the development phase in regard to identification of viable women's group projects and subsequent training of the women in management.

* Several other alternatives exist or are on the horizon. The Gambia Cooperative Union is developing a village branch lending strategy. Several NGOs, such as Save The Children USA and Action Aid offer informal savings and loan programs. The Indigenous Business Advisory Service extends credit and training to small entrepreneurs. The Jahally-Pacharr small holder project is attempting a pilot village banking scheme. The Women's Bureau offers loans particularly for labor saving devices. The Association of Gambian Entrepreneurs will offer loans in the future.

** Taken in part from a summary prepared by G. V. Ramamurthy

SESSION PLAN

TOPIC: Problems Women Have in Saving Their Money

TARGET GROUP: Women with income generating projects

DURATION: 75 minutes

OBJECTIVES: The participants will be able to:

1. Discuss the reasons why saving money may be difficult for women.
2. Discuss at least three reasons why saving money is important.
3. Suggest a safe and reliable way that money can be saved.

PROCEDURES:

Step 1 The facilitator explains the objectives of the session. Then a skit is presented by the facilitator and three assistants. Fatou is a shopkeeper and she is sitting in her shop. One by one she is visited by her friend Kassa, another friend and then her daughter. At the end, Kassa returns to visit.

Fatou: Good morning Kassa, how are you? Did you notice my new dress? Look, look at the gold I have bought. Isn't it beautiful?

Kassa: It is beautiful but aren't you afraid that someone will take it?

Fatou: No I will give it to my daughter. She has lots of gold because I want her to have it for the future. I have to put my money somewhere.

Kassa: But why don't you put your money in the bank. Then it would be safe.

Fatou: No, I don't trust the banks. I have my own ways. Anyway, it is too far away.

Kassa: All right, have it your way. Good-bye, see you later.

Friend: Good morning Fatou. I have a favor to ask. You always have money on hand and I need some money to buy a sheep. My daughter just had a baby.

Fatou: But I don't have much money today. I have a sheep though. I bought it for an investment. I guess you could take it if you are desperate.

Friend: I am truly desperate. I beg you to help me, you are my friend. I will pay you the cost of one sheep.

Fatou: Well, all right. But this is a loss for me because I have fed the sheep and was going to sell it at a profit for Tobaski.

Friend: Thank you, good-bye.

Daughter: (Appears, crying.) Oh, Mother.

Fatou: My daughter, what has happened?

Daughter: A terrible thing has happened. Oh, you will be so angry, but it was not my fault.

Fatou: What? Tell me!!

Daughter: That terrible man, Bobo, lied to me. He said that he would send me a ticket to join him in America and that we would be married. I gave him my gold before he went and he sold it for the money. And now, he has written to say that he could not find a job and his money is gone. Now I am stuck here and my gold is gone. He will probably never come back. (Crying)

Fatou: (Holding her head and moaning.) My daughter, I told you to save the gold until you were older. Now it is gone and it cost so much money. We can never get the money back. Oh, my poor daughter, you are suffering. Go away and rest. Oh, dear, here comes Kassa.

Kassa: What is wrong Fatou? You look upset.

Fatou: My sheep is gone, my gold is gone. I have nothing to show for my year of business. You may be right. I should put the money in the bank. Then no one can ask me for it and no one can deceive my daughter to get her gold.

Kassa: Yes. It is not that hard to open an account. I will help you.

Step 2 The facilitator asks the participants to discuss reasons why saving money was difficult for Fatou. Some points to be brought out are:

1. There are traditional ways of saving such as buying gold or sheep that are not secure.

2. Friends and relatives often ask for loans and sometimes the money isn't paid back.

3. Women enjoy buying clothes but the clothes have no value after they are worn.

4. It is not often easy to put money into a bank as there are few in the villages.

Step 3 The facilitator asks the participants to list some reasons why saving money is advantageous. Some reasons: in case of emergency; to expand business; for the future when it may be hard to work; to save for a large purchase; to keep money from thieves.

Step 4 The facilitator asks the participants to suggest ways to save money that would be safe. The facilitator should encourage discussion and demonstrate ways that traditional methods may not work. Two safe ways to save may include savings accounts in banks or alternative banking schemes. Discuss the pros and cons of using extra money for reinvestment in business. (A follow-up training session should be offered that describes possibilities for banking and the procedure for opening a bank account.)

PREPARATION AND SUPPLIES: The skit should be rehearsed ahead of time. Props may include a table for the shop, a cash box, fake gold and a sheep.

** Session Plan Courtesy of Workshop Team: Fatou Banja Camara, Andre Burman, Isatou Dea Sawaneh, Meline Hydra, Jim Mongold, Mary Lou Alexander, Kassa Sanneh.

SESSION PLAN

TOPIC: Improving the Financial Situations of Women

TARGET GROUP: Women with income generating projects (It is recommended that the participants have previous training in marketing, quality control, numeracy and bookkeeping and have received information on opening a savings account and applying for a loan.)

DURATION: Two hours

OBJECTIVES: The participants will be able to:

1. Discuss some common problems that women have in improving their financial situations.

2. Suggest some solutions to these problems.

PROCEDURES:

Step 1 The facilitator tells the participants that they are going to discuss some of the problems that women face in trying to improve their financial situations. An easy way to do this may be to take a look at some situations that may occur and come up with some solutions to the problems by brainstorming.

Step 2 The facilitator reads the case studies and each one is discussed. The facilitator records all of the responses.

Case #1: A woman and her co-wife raise rice and vegetables. Their husband has a job but does not use any of the money for food and allows the wives very little support money. The rice and vegetables all go into feeding the family. The co-wives would like to start an income generating project for selling vegetables to raise extra cash. What should they do?

Possible responses: The co-wives may:

* Meet with the husband and tell him their plan and he may approve.
* Find some extra land and increase their output of rice and vegetables.
* Join a gardening cooperative and share the land.
* Try to use labor saving devices to improve output such as animal traction.
* Acquaint the husband with women who have successful businesses so he may see the advantages.
* Not solve the problem because they are responsible for providing food and cannot spare more time for labor and cannot get more land since the men control it.

Case #2: A woman collects fish from her fisherman husband, dries and smokes it and sells it in the local market. How may she improve her business?

Possible responses: The woman may:

* Agree with her husband that she could sell more fish and he would provide it.
* Involve family members to help in the labor and marketing.
* Sell at another market on a different day of the week.
* Form a cooperative with other local women so that labor could be shared in smoking and drying.
* Sell to an organization which exports dried fish.
* Reinvest her profits to buy more drying racks.
* Apply for a bank loan to help her expand.
* Improve her money management skills by learning numeracy and bookkeeping.

Case #3: A woman owns a small shop but never sees an improvement in her business. What could she be doing wrong?

Possible responses: Is she:

* Keeping records that may show her where she is losing money?
* Doing anything to promote her business such as putting out a sign, offering special prices, offering good quality, keeping the shop clean, being polite to customers, taking special orders?
* Keeping an inventory of her stock so she can tell if anything has been stolen?
* Careful about giving loans and discounts to friends and family members?
* Ensuring that loans are repaid?
* Setting some goals for her business so that she can measure progress?
* Using her profits in a wise manner by perhaps making sound reinvestment in the business?
* Able to get a loan to make some significant improvements or expand the business?
* Keeping her money in a savings account so she can accumulate funds?
* Located in a good spot or are her competitors taking away her business?

Step 3 The facilitator reads the responses back to the participants. Do the women think some of the solutions will work?

PREPARATION AND SUPPLIES: Paper and pen for note taking.

** Case Studies Courtesy of Aminatta N'Gum, GWFC
** Session Plan Courtesy of Workshop Team: Haddy Njie Bah, Michael Berndt, Beverly Wiaczek, Hatab Colley, Neene Luckett, Susan Hayes.

FOCUSING ON THE INTENT OF YOUR PROJECT

Let's focus on the basic premise of the income generating project and the thought process that goes into developing and re-evaluating one. When facing doubts in the midst of developing a project with women, return to the reasons for which you got involved in the first place. It may help if you write these down. The things you write down may be the product of a brainstorming session between you and the women or perhaps between you and other volunteers or counterparts. The following are some questions asked of the participants of the workshop, and their responses. These may help you in developing and re-evaluating your own project.

1. **What is an income generating project?**

   - Something that can make a profit
   - A planned and continuous activity
   - An activity that will change the living conditions of the people
   - An activity that will generate cash

2. **Why should women be involved in income generating projects?**

   - To achieve financial independence
   - To enable them to purchase luxuries
   - To increase their status
   - To improve the health of their families
   - To learn money management skills
   - To use their talents in marketing and production
   - To improve their general standard of living
   - For social interaction
   - To improve the village economy
   - To be able to trade their goods/services for other goods/services

3. **What types of projects do women engage in?**

   - Gardening
   - Batik and tie-dyed cloth for clothing and decoration
   - Soap making
   - Making pomade (hair oil)
   - Raising poultry for meat and eggs
   - Fish processing
   - Food preparation
   - Sheep rearing

- Weaving
- Pottery making
- Sales of household items
- Raising and processing sesame seed
- Hairdressing
- Sewing
- Housekeeping
- Traditional healing
- Traditional birth attendants

4. **What kind of projects could women be involved in but usually aren't?**

   - Cloth making
   - Fruit drying
   - Growing cotton
   - Driving a taxi
   - Construction
   - Owning a bitiko (shop)

5. **What are the advantages for women to work together in a community based project?**

   - The needed skills can be taught to the entire group by a facilitator and information can be shared.
   - The women may be able to pool resources and ideas.
   - Loans are now available for community based projects for women.
   - The women can offer each other support in the community.
   - Women, as a group, may have more political power than an individual.

6. **What are the disadvantages of working as a group?**

   - There will be varying degrees of cooperation.
   - Women working in a group may not have as much incentive as those who have their own business.
   - Women may become protective of their own business interests.

PRINCIPLES OF MARKETING

WHAT IS MARKETING?

Marketing is the process of:
- Determining consumer demand for a product or service;
- Motivating its sale;
- Distributing it to the consumer AT A PROFIT!!!!!!

There are five essential elements of marketing:

1. PRODUCT DESIGN
2. MARKET RESEARCH
3. PRICING
4. DISTRIBUTION
5. PROMOTION

The thought process that goes into marketing can best be illustrated by examples of situations that might exist.

PRODUCT DESIGN The objective of product design would of course be to select qualities that will appeal to the consumer. That means that you must have your consumer's needs in mind.

CASE STUDY: You are a shopkeeper and have both tourists and Gambians coming to your shop to buy clothing. Design a woman's shirt made from batik material for each market

Characteristics of a shirt made for Gambian women:

1. Should have no sleeves or short sleeves for the hot weather.
2. Should be loose fitting to allow circulation underneath.
3. Can have very simple seam lines.
4. Bright colors are preferred.
5. Embroidery around the collar is preferred.

A shirt made for tourist women:

1. May have either short or long sleeves.
2. May be more tailored in a modern stylish manner.
3. Should be sewn with care and have finished seams.
4. More subtle colors are preferred.
5. Plain collars are preferred.

CONCLUSION: The shirts produced and sold successfully to tourists may look completely different from the shirts Gambians like to buy.

<u>Different clients have different needs.</u>

MARKET RESEARCH

CASE STUDY: You wish to open a restaurant in your town. What are some of the things you will need to consider?

1. What type of restaurant will you open? Will it serve local or European food; meals or snacks?
2. Will your restaurant have competition? If so, how successful is the competitor?
3. Where do you plan to locate the restaurant?
4. Who do you anticipate to be your clients?
5. Where will you buy your supplies?

Suggestion: If you are unsure of your market, you may wish to conduct an informal survey by questioning the proposed clients or your friends. Estimate how many people you can expect to buy your product or service. If still in doubt, plan to start small and build the business.

PRICING

CASE STUDY: You wish to open a business that produces tie-dyed fabric by the yard. What factors do you need to consider in determining a price per yard?

1. What are the costs of the basic raw materials?
2. What is the cost of labor?
3. What are the transport costs for purchasing supplies and attending to other business matters?
4. What is the cost of the basic tools and supplies, and the cost of replacing the tools over time?
5. What is the products value on the local market? What does the competition charge per yard?
6. What sort of cost saving measures can you think of that will lower your production costs? Can you make a business deal such as exchanging tie-dyed cloth for a needed service?
7. How do you figure a profit margin? [Answer: The suggested range for profit is between 10-20 percent of cost of the product, including labor.]

DISTRIBUTION

CASE STUDY: You are talented at designing Gambian style jewelry but you need an outlet to sell it. You try to find out where the clients are likely to be and discover that the local tourist market attracts both Gambians and tourists who are interested in jewelry. What are some of the possibilities for you to market the jewelry?

1. Buy a stall in the market and set up your own business.
2. Go around the markets with your products and sell them to other shop owners.
3. Walk around the streets and show people the jewelry.
4. Contact the tour operators and arrange a showing for the tourists.
5. Sell to the local artisans' cooperative.
6. Sell to your friends and relatives.

PROMOTION/SELLING

CASE STUDY: You have opened a bakery and offer fresh baked goods daily. How can you promote your business and increase your clientele?

1. Publicize by putting a sign board outside the bakery, and maybe a few around town.
2. Paint your establishment and keep it clean.
3. Produce good quality products that clients will tell others about.
4. Encourage customers through your friends and family.
5. Offer pleasant service when customers come to the shop.
6. Offer free samples of baked goods.
7. Donate baked goods for a community celebration.
8. Put day-old items on sale.

** Case Studies Courtesy of Ted Hazard, MDI

MARKET INFORMATION NEEDS CHECKLIST

THE MARKET:

What is the market size by value and volume, and what are the trends?
What is the market structure (breakdown by customer type, geography, distribution methods)?
Who are their competitors; what are their market shares and volumes?

CUSTOMERS:

Who are they; What is their profile?
Why do they buy the products?

YOUR PRODUCTS AND SERVICES:

Are they getting dated?
Is the quality right for your market?
Could you add products to complement existing (or planned) ones?
Which products?
How important is service, fast delivery, back-up facilities, etc., as part of your total product?
Is your packaging good enough?

PRICES:

What are current price levels and trends in the market?
How should you set your prices?
Should you set different prices to different customers?

PLACE/DISTRIBUTION:

What is the best distribution system for you?
Where should you locate your premises?
Where are the premises of existing competitors located?
Do you know all the potential distribution outlets for your products, and are you in them?
Which incentives work best with your distribution?

PROMOTION/SELLING:

What is the best way to promote your company and its products?
How much should you spend to do this?
Do you know who your target audience is and how to reach it.
Should you have brochures and point of sale material?
How often should you call on customers?
What are the best sales appeals for your customers?

** Courtesy of Ted Hazard, MDI

BUSINESS PLAN SUMMARY

NAME _____ **DATE** _____

MEMBERSHIP (Current number of members and the skills they possess. Expansion plans?) _____

PRODUCT/SERVICE (Briefly describe the product you hope to make and/or the service you hope to provide.) _____

PREMISES (Description; location; whether rented or purchased; amount of rental; repairs needed? etc.) _____

CUSTOMERS (Describe the people to whom you hope to sell.)

COMPETITORS (Outline your main competitors.) _____

PRODUCTION (Where goods are to be produced; briefly describe the production process, including materials required.) ____

ADVISORS? _____

SALES FORECASTS (How much do you hope to sell during the first year? If possible, quote quantity and cash value of sales.) _____

_____

_____

_____

PRICING (Briefly outline your "price structure" and how this was worked out.) _____

_____

_____

_____

SALES/DISTRIBUTION (How do you intend distributing products to customers, e.g. shop, market stall, bus stop, direct selling from workshop, taxi, etc.?) _____

_____

_____

_____

ADVERTISING AND PROMOTION (Describe the methods whereby you hope to promote the business and its products.) _____

_____

_____

_____

COSTS (Estimate these costs under the following headings:)

(a) Premises _____

(b) Equipment _____

(c) Stocks _____

(d) Transportation _____

(e) Other. _____

SOURCES OF FINANCE (Where's this cash coming from!?!)

_____

_____

INCOME (What "profit" do you hope to earn in the first year, and how much do you intend paying your members?) _____

_____

_____

_____

TRAINING REQUIREMENTS _____

_____

** Courtesy of Ted Hazard, MDI

SESSION PLAN

TOPIC: Feasibility of Marketing Dried Fruit

TARGET GROUP: Ten women who would like to start an income generating project.

DURATION: 2 hours

OBJECTIVES: The participants will be able to:

1. Answer the questions on the business plan summary.
2. Determine if the venture will be profitable based on their analysis of the summary.

PROCEDURES:

Step 1 The facilitator explains the objectives of the session and asks the women to give answers to the questions which will be recorded by the facilitator. Many of the answers will be predictions or estimates but will help the group to decide if the venture is worth undertaking. (Use "market information needs checklist" and "business plan summary" on pages 32-34.)

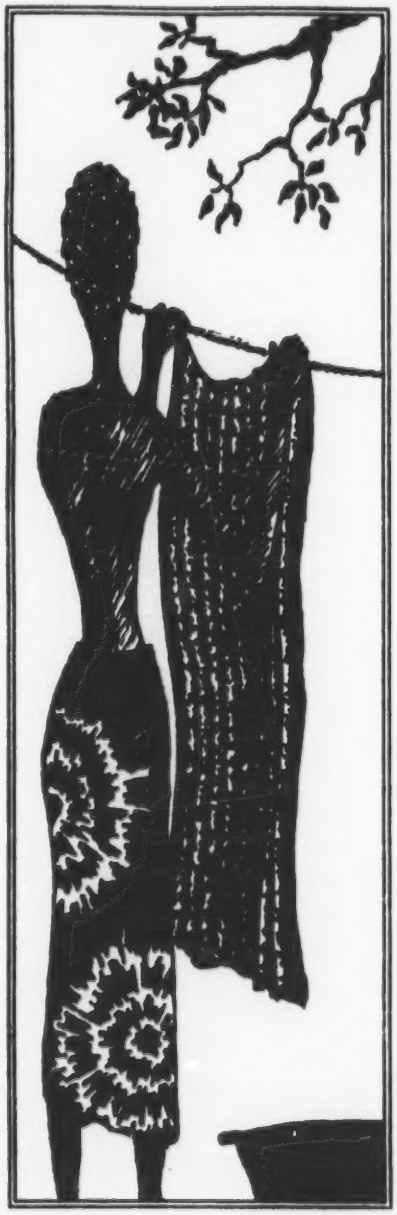
Step 2 The facilitator reads back the answers to the questions one by one and calls for additional feedback. Each participant should give her opinion of the feasibility of selling the dried fruit. If enough information is not available on which to base a decision, the following possibilities exist:

1. Conduct a market survey or a second more comprehensive survey to determine market potential.
2. Produce a small quantity of the fruit and test the market.
3. Think of ways to cut production costs and keep prices low.
4. Increase the market potential by promoting the product, offering special services such as door to door sales and selling in other markets.

PREPARATION AND SUPPLIES: If possible, a market survey should be conducted prior to this session. Costs of producing the dried fruit and profit margin should be calculated.

1. Allow enough paper to record all responses to the survey and checklist.
2. Bring a calculator.

QUALITY CONTROL



The subject of quality control is a sensitive one in that no one likes to tell anyone else that their product is inferior. Yet, those products often go unsold with a loss to the producer. You will not do anyone a favor by overlooking poor quality.

Another issue of quality control involves personal preference particularly in relation to artistic productions. For instance, a consumer may prefer the material put last into the dye bath which comes out very subtle in color although this may be considered the lowest quality of tie-dye by some experts. The consumer will be the final judge of quality or desirability.

Quality in products such as baked goods or vegetables is easy to determine by use of sight, taste and smell. Products made by an individual using her/his artistic or creative skills are much harder to judge in terms of quality because highly variable factors of personal thought, taste and feelings come into play. We will focus here on training sessions that involve controlling the quality of materials and workmanship insofar as those factors can be dealt with in a group.

Local artisan groups feel that a great deal of competition exists between artisans in the market and that sometimes trade secrets are jealously guarded. The following session plans may help to communicate the ideas behind quality control without singling out an individual's product.

GAMBIAN ARTISAN'S MARKETING COOPERATIVE
GUIDELINES FOR CRAFT PRODUCTION

Items made of wood:

- Statues should have flat bases and not wobble.
- Work should follow the grain of the wood.
- All tools should be sharpened before and during use.
- Finishing with sandpaper should not cross the wood grain.
- Filling holes with glue or sawdust is not desirable.
- Items made for kitchen or table should be treated with vegetable oil.
- Surface decoration should be avoided unless it is functional.
- Natural waxing is preferred to shoe polish.
- Variation in types of tools would produce greater refinement.

(Note: Simple machine tools such as a bandsaw and a lathe would revolutionize wood work in The Gambia and save raw materials.)

Leatherwork:

- The raw material should be cured and free of blemish.
- Any color pigment should be even and not patchy.
- The thickness of the leather should be even but pared on the edges.
- Sewing and binding should be tight with no loose ends.

(Note: Innovation and product development may expand the market for leather crafts,)

Ceramics:

Pottery making is done on a very limited scale mainly near clay deposits. Firing is at low temperature and results in fragility. Some fuel efficient cooking stoves have been produced from local clay.

Gourds and Calabashes:

Gourds are used for utensils or musical instruments. For kitchen use, the gourds and calabashes should be treated to be safe for food.

Jewelry:

The reputation of the craftsman is the only guide to quality.

Textiles:

Stamp print -

- The wooden stamps used for stamp prints wear out with use and should be replaced for a clear even print.
- Wax should be carefully applied and not dripped on the fabric.
- The image on the stamp should harmonize with any woven pattern in the cloth.

Batik pictures -

- Avoid lifeless repeats of images.
- Drawings should be practiced before being committed to the waxing and dying process.

Tie and dye cloth -

- The cloth should be examined for holes from cutting threads with scissors or use of thread which is too thick.

Woven cloth -

- Examine for empty spaces where threads were not interwoven.

Ready made garments -

- Ensure that all seams are straight and threads have been trimmed.

** Courtesy of Ms. Ndey Oley Jobe, GAMCO Manager

SESSION PLAN

TOPIC: Factors Involved in Quality Control

TARGET GROUP: Women working together on an income generating project with tie dye fabric.

DURATION: 75 minutes

OBJECTIVES: The participants will be able to:

1. Explain some of the factors that may affect quality in a product.

2. Relate this information to the product that they produce to sell.

PROCEDURES:

Step 1 The facilitator tells the participants that in the production of a product there are many factors that are the choice of the producer. These choices will affect the characteristics, or quality of the final product. The facilitator asks the women to mention some of those factors. Possible answers include type of tools to be used, quality of materials, amount of labor, design of product, type of client the product is made for, etc.

Step 2 Practical exercise: The facilitator asks the participants to divide into four groups. The facilitator passes out four boxes that have been created out of cardboard, one to each group. S/he tells the participants that each group has a box that was created differently. The group is to discuss the box and determine how good the quality of the box is and why. The facilitator walks around to each group to answer questions. The discussion should last 10 to 15 minutes.

Step 3 The facilitator asks a representative from each group to show the box and tell the rest of the women what that group's opinion of the quality was. The facilitator asks the women which of the four boxes they feel is of the highest quality and why. The answers should indicate that the highest quality box is the best design, is made from the best materials and has been carefully made. This box would probably cost the most to make and will bring the highest price. Very few people would consider buying the low quality boxes.

Step 4 The facilitator asks the women to think about the tie dye and discuss factors that would affect the quality. Answers should include quality of the fabric to be dyed, quality of dye and the number of times a dye bath is used, the complexity of the tie, the neatness with which the work is done and the number of colors used. The facilitator asks the women to discuss whether or not improving quality will help their business.

PREPARATION AND SUPPLIES: Create four boxes from cardboard using very poor workmanship and materials for the poorest quality with two of intermediate quality and one of distinctive workmanship for the best quality. Include varying amounts of details and decorations to illustrate the factors affecting quality control.

** Session Plan Courtesy of Workshop Team: Ellen Yama Moore, Sherilyn Paris, Pam Jeans, Amie Nyang, Lamin Sonko, Satang Jobarteh, Bayard Lyons.

SESSION PLAN

TOPIC: Quality Control in Marketing Items of Artistic Creation

TARGET GROUP: Women artisans with income generating projects (The women should have some previous training in marketing.)

DURATION: 2 hours

OBJECTIVES: The participants will be able to:

1. Compare crafted items and try to determine those of better quality.

2. Discuss the effect of quality on marketability of the product.

PROCEDURES:

Step 1 The facilitator explains the objectives of the session and introduces a guest speaker from GAMCO (Gambian Artisans Marketing Cooperative) who will display examples of wood carving, leather work, tie dye, batik and clothing. There is a poor quality and good quality example of each. The guest speaker might briefly describe the functions of GAMCO.

Step 2 The participants divide into five groups and each group is given two examples of the same type of product to evaluate. The participants are given 10 minutes to discuss the quality of the products among themselves.

Step 3 The facilitator asks each group to display the products and give reasons why one is a higher quality product. (See GAMCO Guidelines on pages 37-38.) The GAMCO representative then presents additional information about controlling quality and asks for questions. The following questions should be discussed: Is it possible that some customers would prefer a product such as batik or tie-dye that was judged to be of lesser quality?; and, Does higher quality always sell the best?

Step 4 The facilitator asks the participants to discuss some marketing strategies related to quality control. The following points should be brought out:

1. If the artisan is undecided about what level of quality to produce, she may conduct a marketing survey first to determine to whom and where the product might sell.

2. The artisan may make a few products and see how they sell before making others.
3. She may put items of lower quality on sale or charge different prices for different quality.
4. She may decide to take orders only and make exactly what a customer wants.
5. She may decide to make something of different quality than her competitors to appeal to a different market.

Step 5 The facilitator asks the participants to summarize the major points of the session.

PREPARATION AND SUPPLIES: Invite a speaker from GAMCO or another speaker who would be considered an authority on quality to come to the session. If there is no local GAMCO representative, someone from the Bakau center often travels to visit artisans. If a speaker is not available, artistic creations from a market which were not made by the participants may be used for the exercise.

NUMERACY

WHAT WE KNOW:

1. Illiterate women may mismanage money because of their inability to write the figures down on a permanent record.

2. Illiterate women know how to count and do simple mathematics in their own languages mentally and/or verbally.

TEACHING NUMERACY:

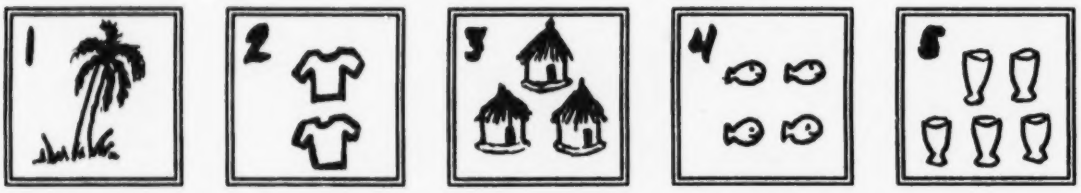
* Requires PATIENCE and LOTS OF REPETITION!!!!!!!!!!!!!

* But!!!! CAN BE ACHIEVED IN A REASONABLE AMOUNT OF TEACHING TIME.

STEP ONE

CREATE NUMERACY CARDS

The cards are teaching aids which contain a number from zero to nine and the corresponding number of drawn figures. Following are examples of numeracy cards.



Some **RECOMMENDATIONS** about the cards:

1. The facilitator's cards should be large enough for the group to see and should be made on very sturdy cardboard or other material that will stand up to rugged use.
2. The participants should make their own sets of cards, using paper if cardboard is not available or even by drawing on the ground in their compounds.
3. The facilitator may wish to make the cards like flash cards, with the numbers on one side and the figures on the other. The participants' cards should probably be made this way.

STEP TWO

CREATE EXERCISE BOARDS AND CARDS

A. Using the same sturdy material, make: a plus sign card, a minus sign card, and an equal sign card

B. Make a counting board with numbers in small squares in sequence but with some numbers missing.

C. Make subtraction and addition flash cards with problems on the front and answers on the back.

1			4	5	
	8	9		11	12
	14		16	17	
19				23	
	26	27			

STEP THREE

PROCEDURE FOR TEACHING NUMERACY

A group NO LARGER THAN FIVE participants would be ideal for retention and participation, however, a larger group may be unavoidable. The participants should sit in a semicircle facing the facilitator.

Speaking in the local language and using the numeracy cards, begin with zero and acquaint the participants with the association between the written numbers and the number of figures. The conversation may go like this:

Facilitator (F): This is a zero. It represents nothing or no value. Binta, what is this figure (point to 0)? (Put the card in front of her and let her trace the zero with her finger).
Participant (P): That is a zero.
F: What does it represent?
P: It represents nothing or no value.

(The facilitator goes around to each participant and asks the same questions.)

F: This is a one. It represents one unit or one item, in this case I have drawn a tomato. Fatou, please tell me what the one represents.
P: It means there is one tomato.
F: This is a two. There are two tomatoes, one, two. Mariama, what is this number?

The procedure is repeated with each number being shown to each participant. Each participant should **REPEAT** the number, **TRACE** it with her finger and then **COUNT** the symbols on the card.

TIME: Experts say that the numbers from zero to nine can be identified by illiterate participants after three hours of drilling. It is most feasible to hold sessions for one hour per day for three consecutive days.

The sessions should include use of flashcards or other practical exercises for counting to nine.

STEP FOUR

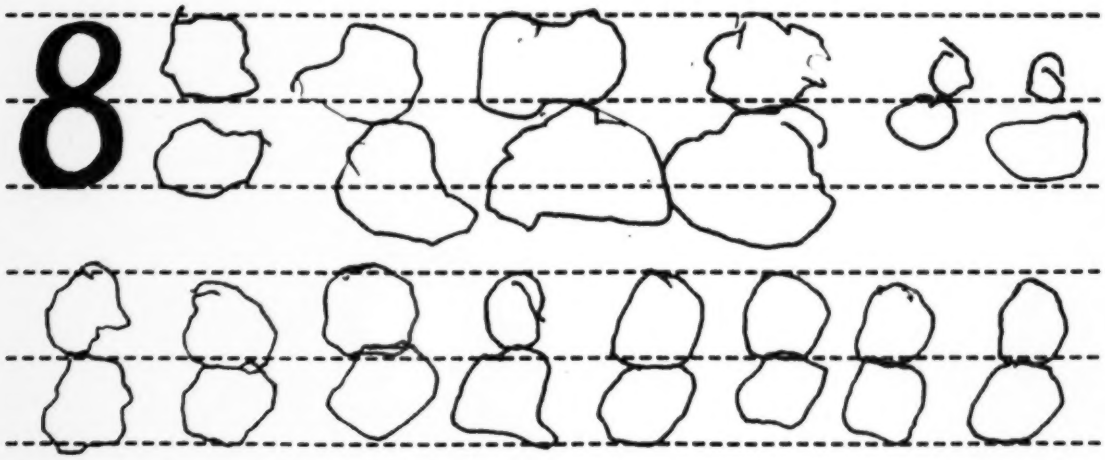
WRITING NUMBERS

Number writing can be a challenge for illiterates who are not accustomed to handling writing instruments. Try to take yourself back in time and recall how you learned to write.

1. A paper with examples and a writing instrument are given to each participant. The numbers should be large enough to copy easily and there should be adequate space between them.

2. The hand may need to be initially guided in order to form the shapes correctly. The wrists will probably be stiff.

3. Allow plenty of time for practice. The practice sheets may contain smaller sized numbers for the second practice session.



STEP FIVE

COUNTING, ADDITION AND SUBTRACTION

These concepts in numeracy again require <u>EXPLANATION</u> plus <u>PRACTICE</u>.

BENA···NYAAR···NYET···NYENENT···JIROM···JIROM BENA
JIROM NYAAR···JIROM NYENENT···FUKA···FUKA AK BENA
FUKA AK NYAAR···FUKA AK NYET···FUKA AK NYENENT

FUKA AK
JIROM···FUKA
AK JIROM
BENA···FUKA
AK JIROM
NYAAR···FUKA
AK JIROM
NYENENT
NYAAR FUKA
NYAAR FUKA
AK BENA···NYAA
R FUKA AK

COUNTING:

1. Explain the number ten where zero has a value.
2. Explain that one ten unit plus one more equals 11, etc.
3. Use the counting board and ask participants to fill in the missing numbers. Use small items such as matchsticks or stones that can be divided into groups of ten. Match the number of items with a written number.
4. Practice writing numbers starting with ten.

ADDITION*:

1. Explain the plus and equal signs.
2. Begin by adding single units.
3. Then add numbers such as 14 + 15 or 13 + 11 that do not involve carrying a number.
4. Explain how to carry numbers.

KILING···FULA
SAABA···NAANI
LULU···WOORO
WOORO WULA
SEYI···KONONTO
TANG···TANG
NING KILING

TANG NING FULA···TANG NING SAABA···TANG NING NAANI
TANG NING LULU···TANG NING WOORO···TANG NING WOORO-
WULA···TANG NING SEYI···TANG NING KONONTO···MUWANG

*"Plus": MANDINKA (aning), WOLOF (ak)
"Equal": MANDINKA (a keta/le mu), WOLOF (mu neka/neka na)
i.e. MANDINKA (kiling <u>aning</u> fula, <u>a keta</u> saaba/
kiling <u>aning</u> fula, saaba <u>le mu</u>)
WOLOF (bena <u>ak</u> nyaar <u>mu neka</u> nyeta/
bena <u>ak</u> nyaar <u>neka na</u> nyeta)

FULA, I YE KILING BONDI JEE, A TUTA KILING··· TANG, NING I YE SAABA BONDI JEE, A BE DASA LA WOORONULA··· WOORO, NING IYE NAANI BONDI JEE, FULA BE TU LA··· TANG NING SAABA, IYE LULU BONDI JEE, A BE DASA LA SEN KARANGO BETEYAATA

SUBTRACTION*:

1. Explain the minus sign.*
2. Explain subtraction of units.
3. Explain simple subtraction without borrowing.
4. Explain borrowing.

*"Minus": MANDINKA (i ye . . . bondi jee), WOLOF (nga gai nai si)
"Equal": MANDINKA (a tuta/a be tu la/a dasata/a be dasa la), WOLOF (dinna des, moi des)
i.e. MANDINKA (saaba, i ye fula bondi jee, a tuta kiling)
WOLOF (nyeta nga gai nai si nyaar, dinna des bena/nyeta nga gai nai si nyaar, bena moi des)

Suggested Methods to Avoid Participant Boredom and Frustration

1. If there are too many participants, the first person asked to repeat a number may become restless by the time you reach the last student. The safest method is to limit class size.

2. You may wish to vary the ways to look at numbers by using objects as well as drawn figures and by simulating situations from every day life, thus alleviating some of the boredom that can result from repetition.

3. Faster learning adults may become bored if slower learners take a lot of time. The slower learners may become frustrated. The solution may be to arrange a special session for slower learners.

4. Plan your sessions around behavioral objectives and tell the participants at the beginning of each session what you plan to achieve.

SESSION PLAN

TOPIC: Practical Exercises in Addition and Subtraction

TARGET GROUP: Women learning numeracy (Prior sessions in writing numbers, counting, addition and subtraction are essential.)

DURATION: 75 minutes

OBJECTIVES: The participants will be able to:

1. Relate training in addition and subtraction to a market situation.

PROCEDURES:

Step 1 The facilitator and two assistants set up three shops for role play. The numbers involved are written down on separate papers. The participants must do the arithmetic on their own paper. Each participant plays the role of the customer at each shop.

#1 A variety of vegetables are displayed. The customer comes with a head of cabbage to trade for some vegetables. The cabbage is worth 15 dalasi. The prices of the vegetables she wishes to buy are 14, 12, 7, 6, 21 and 13 dalasi. How much does she owe?

#2 Yardage of material is displayed. The participant wishes to buy 12 yards of material. She needs three yards of one color at 13 dalasi per yard; two yards of another at 14 dalasi per yard; three yards of another at 16 dalasi per yard and four yards of another at 17 dalasi per yard. A 12 dalasi discount is given on the deal. How much does she owe?

#3 A shopkeeper is in the shop. The customer has come to settle some debts and loans. The shopkeeper once lent the customer 200 Dalasi. The customer paid back part of it, 85 dalasi, but took some goods from the shop worth 38 dalasi which she did not pay for. The shopkeeper then took a sheep worth 145 dalasi from the customer. Who owes who money?

Step 2 Using the paper that calculations were done on, the participants are asked to figure out how much money they spent that day at the market.

Step 3 Using a blackboard or newsprint, the facilitator reviews all the calculations and asks for questions.

PREPARATION AND SUPPLIES: The "shops" should be set up far enough apart to permit interaction without disturbing other "shoppers". Numbers representing the prices to be calculated should be located at each shop and shown to the participants who copy them down on their own paper.

Paper, pencils, props for the shops such as vegetables, material and tables, blackboard and chalk or newsprint.

BOOKKEEPING

Bookkeeping involves using a system for recording financial or business transactions in books of accounts, or ledgers. There are many different types of formats for ledgers and many different purposes for their use. In designing a format appropriate for a certain group of participants, it is probably wisest to first identify their needs.

A very simple bookkeeping ledger can be designed with the following components:

1. Column for date.
2. Columns to describe types of transactions.
3. Credit and debit columns.
3. Column for the balance.

There are two ways that the columns can be labeled:

1. With symbols or pictures.
2. With words from the local language that the women learn to recognize (this may work well with semi-literates or those who are engaged in literacy training).

Examples of column headings for simple bookkeeping ledgers.

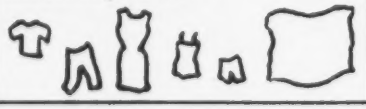
MANDINKA:

tilo	meng keta/sang/waafi	meng bota	meng naata	meng soto

WOLOF:

bisbi	li heo/jenda/jaii	li gaina	li nyo	li des

ENGLISH with symbols:

date	description 	debit	credit	balance

Teaching bookkeeping, like numeracy, requires **REPETITION** and **PRACTICE**.

Teaching bookkeeping successfully requires **FOLLOW-UP**.

1. Are the bookkeeping ledgers useful to the women or should they be redesigned?
2. What does the ledger represent in terms of long term money management? What information does it provide that will help women improve their financial positions? Some ledgers show starting and ending balances, such as a daily cash flow. Other ledgers can be designed to show profit made from each item sold, monthly or yearly profit, inventory, etc.. Some women will need to keep several different types of ledgers for their businesses.

> **NOTE**: A very effective way to open a session on bookkeeping is to stage a skit that depicts the problems a woman in business may have if she does not write numbers down. This may encourage the participants to discuss their record keeping needs.

SESSION PLAN

TOPIC: Why is Bookkeeping Useful?

TARGET GROUP: Women with income generating projects

DURATION: 75 Minutes

OBJECTIVES: The participants will be able to:

1. Identify several problems that occur when financial transactions are not put into a permanent record.

2. Discuss some ways that keeping records may help them in their businesses.

3. Suggest several possible designs for ledgers that they would find useful.

PROCEDURES:

Step 1 The facilitator explains the objectives of the session. Then the facilitator and three assistants put on a skit. The scene is a small shop where the woman proprietor sits at a table. In front of her are some goods for sale and a box for cash. One by one two shoppers and the proprietor's son stop by the shop.

First shopper (FS): Good morning Isatou, how are you? I came to see if you have any Omo?

Isatou: (To herself: This person owes me some money from a long time ago. I wish I could remember how much it was.) Good morning, my friend, certainly I do, but first you should pay me what you owe.

FS: But Isatou, I paid you a few days afterward. Don't you remember? It was at a party at our friend's house.

Isatou: No I can't remember, I don't think you paid me.

FS: You insult me, I always pay my debts. It was at a christening party and I was wearing a red dress I bought from you.

Isatou: Oh dear! Now I remember! I'm so sorry. Here is your Omo. Good-bye. (To herself: How embarrassing. I hope she will not be angry.)

Second shopper (SS): Good Morning Isatou, how are you?

Isatou: I am fine. Come and see all the nice things I just got in.

SS: Wonderful! I will take a pair of shoes, this hair oil and two meters of that cloth.

Isatou: Very good. That will be 92 dalasi plus 37 dalasi plus 34 dalasi. But I will give you a discount so it comes out to be 165 dalasi.

SS: But that price is more than the first price of the three.

Isatou: No you are wrong. Look, 92 + 37 + 34 equals 171 and I am taking off six dalasi.

SS: When I add it on this paper, I get 161, so the price should be 155.

Isatou: (Looking at the paper and not really understanding, laughs nervously.) Oh dear you must be right. Well I am very tired today, you know. So sorry, my friend. Here is your change. Please come back soon. (Shaking her head, says to herself:) Oh dear, she may never come back.

Isatou: Oh hello, my son, did you do the business I asked?

Son: Yes Mother. I got what you wanted and here is your change.

Isatou: OK, now I have had a lot of sales today, so I want to see how much I made. There is now 700 dalasi in the box and I gave some to you and also used some to buy lunch. Let's see I sold a few jars of hair oil and many little things.

Son: But Mother, how much did you have in the box when you came to the shop this morning? Didn't you count it?

Isatou: Well I counted it last night but I can't remember exactly. That doesn't matter, I just need to know what I sold, but not everyone paid the same amount for the same item because of the discounts. Oh dear, oh well, I am very tired today, tomorrow will be better!

Step 2 The facilitator asks the women to discuss some problems that Isatou had because she did not write the numbers down. Some points to be made are:

1. Isatou forgot the amount of the debt owed by the First Shopper and also that the debt had been repaid. It was embarrassing for Isatou.

2. Isatou added the group of numbers incorrectly and was about to overcharge. She did not understand the numbers that the Second Shopper wrote on the paper and wasn't sure they were correct.

3. Isatou could not account for the money that went in and out of her till box during the day. She forgot how much she started out with and what she charged for some items.

Step 3 The facilitator asks the participants to discuss how writing the numbers down may help them to manage their money. Some points to be brought out are:

1. You can write down your debts and loans and make a check mark when they have been repaid.

2. You could write down the price paid for each item and how much it sold for to determine your profit.

3. You can keep track of the money in your till so you will know if any has been stolen.

4. You could make an inventory of your shop by drawing a picture of an item and the number you have in stock.

5. You could look at the dates to tell times of the year when business is good, and when certain transactions took place.

Step 4 The facilitator asks the participants to determine which kind of records they would find most useful. In the next training session, the group will make some bookkeeping ledgers.

PREPARATION AND MATERIALS: Props for the skit including the till box, some shop items, a table or two chairs, a pencil and paper, some dalasi or fake money. The skit should be rehearsed prior to the session but can include a lot of impromptu overacting.

** Skit Idea Courtesy of Sam Cole

SESSION PLAN

TOPIC: Making a Simple Bookkeeping Ledger

TARGET GROUP: Women with vegetable gardening projects
(Background: The women are interested in knowing how much they will earn per month from their gardens. They take in different amounts each day and often forget the amounts in a few days. They want to subtract the cost of their tools and seeds and see how much they make for their labor. The women are illiterate but have been trained in numeracy.)

DURATION: Two hours

OBJECTIVES: The participants will be able to:

1. Prepare and use a simple accounting ledger that will allow them to determine a total monthly income made from selling vegetables.

2. Prepare and use a ledger that allows them to record the costs of the garden supplies.

3. Discuss how the accounts might help them in their businesses.

PROCEDURES:

Step 1 The facilitator explains the objectives of the session. The women sit near a writing surface. Each participant has two pieces of paper or an exercise book, a writing instrument and a tool that can be used to make straight lines. The facilitator asks for suggestions for the symbols that may be put at the top of each column. S/he draws them on a black board or large sheet of paper, or has a participant draw them.

The sample ledger should only have lines and words on it, so that the women can see where to make the lines, but can come up with their own ideas about the symbols (thus they would probably remember them better). The sample ledger could look like this:

tilo	meng sang/waafi	meng bota	meng naata	meng soto

The day of the week will be represented by a number. The women may agree that Monday is the first market day and Sunday is the last so Monday will be day 1 and Sunday, day 7.

The women may agree that they will take ten dalasi in change everyday and that it will not be counted with the sales. Only the sales will be recorded. Symbols will be drawn for the type of vegetable and a whole vegetable will represent one kilo or one pile.

Step 2 The facilitator asks the participants to prepare a form for recording sales. The participants make the form by drawing columns and labeling the top, based on the sample form and the symbols agreed upon by the group.

Step 3 The facilitator asks the participants to practice filling in the forms using some made up numbers for one week of sales. Each participant will require individual attention by the facilitator to check figures and answer questions.

Step 4 The use of the forms is discussed. Some points to be brought out are:

1. The women will know what the intake is per week or per month or per year by adding up the numbers. They will also know what kind of vegetables sell the best.

2. After the supplies are paid for, they will know how much they receive for their labor. If the job pays very poorly, they may decide to take up another occupation.

3. The exercise may inspire the women to take account of where the money earned is spent.

PREPARATION AND SUPPLIES:

Exercise books, pencils and straight edge.
Poster board or newsprint for demonstration.

** Session Plan Courtesy of Workshop Team: Amie Jarju, Jean Herron, Amira Jagne, Mark Mariotti, Nicky Rawson, Baboucar Dibba.

APPENDIX

The following are the Project Summaries of three income generating projects that volunteers carried out with women.

KUNTAYA KRAFTS PROJECT

In March 1988, Lang Fafa Dampha, a Community Development Assistant in Kuntaya approached me with the proposition of doing an income generating project with the Women's group of that village. They wished to make local handicrafts. I agreed to seek Special Projects Assistance (SPA) funding for the project.

In June, Lang and I purchased the first supplies for soap making, tie-dye and sewing with hand-operated machines. The women were to dye cloth, cut it up and sew it back together to make patchwork quilt bedsheets to sell in the tourist markets. They would also make soap and sew clothing to be sold in the local market.

Already possessing basic skills in tie-dying, the women participated in a 3 day training session overseen by skilled handicraftsmen from Community Development. Included in the training were sessions on tie-dying, sewing with machines, soap making, and the importance of savings and keeping track of funds.

There were many ups and downs, as with starting any kind of business. We had problems with quality control and giving long term credit and then not having any money left to buy supplies to make more quilts. But the soap making, a steady source of income year round, slowly brought their holdings up to enough for buying more supplies and for opening a bank account, which was finally done at the end of March, 1989.

Since the women were neither literate nor numerate, it was necessary to find someone to help them with basic bookkeeping. They found a female secondary school graduate to help with the record keeping. The brother of the leader and a male primary school teacher were also writing down transactions, in Arabic and English, respectively, resulting in 3 accounting books.

I closed the project by making Adam Loum the Project Manager. Although the project is financially complete, it is still necessary to have someone oversee its continuation. Adam is now responsible to make sure the women continue dying cloth and possibly get more established in the tourist market. She will also encourage the women to use the sewing machines more (they are still not confident in their own abilities).

LISA PALM
Peace Corps Volunteer

WOMEN'S GARDEN PROJECT

Gardening in The Gambia over the past five years has expanded exponentially, but gardening techniques have not. Neither spacing of plants nor the proper application of natural or chemical fertilizers has been properly explained. Together with the nursery worker, Maline Hydra, and my counterpart, Saikou Sonko, we decided that the needs of the women must be addressed. To give more women an opportunity to have vegetable gardens and to try to improve techniques, we opened up one hectare of our nursery.

Twenty-six women from the village met and chose a president, a vice president, a treasurer and two police to run the garden project. They also decided on the following list of rules and guidelines for the garden project.

1. Each woman would receive a 6m x 9m plot. Seeds for onions, cabbage and tomatoes would be made available for purchase.
2. Under our supervision 3.1m x 3m of each of the above plots would be used for experimentation with various fertilizers. The soil of one plot was mixed with compost, the soil of another plot was mixed with manure, and the soil of a third was mixed with chemical fertilizer. All plots were measured for proper spacing. Onions were 3 inches apart, cabbages were 18 inches apart, and the tomatoes were 24 inches apart.
3. The remainder of their plots (2.9m x 6m) was free to garden as they wished.

The women also decided on two separate funds. For the first fund each woman agreed to pay to the treasurer 3 Dalasi a week until enough money was accumulated to reimburse me for a loan I took out to buy seeds. The second fund, a revolving fund, was a 20 Dalasi post harvest payment for the purchase of vegetable seeds for the coming year.

It seems that one can talk until his voice is gone and the people here will nod in acceptance but take no action to implement your advice. It was not until they actually witnessed the benefits of fertilizer and proper spacing on their gardens that they found value in my advise. My satisfaction came when visiting nearby gardens, I found several women utilizing the new techniques in their garden plots.

Overall the program was successful but there were some financial problems. The first fund, my reimbursement, was completed, but the revolving fund was never generated. Even though their skills in gardening have been upgraded their potential for profit making has been greatly hindered by their ignorance of money management. Before one begins an income generating project in the future I would first consider training those involved in money management.

Mike Grebeck
Peace Corps Volunteer

WOMAN'S AGRICULTURAL SUPPLY STORE

In July, 1988, representatives from FAO came to visit me in Bakindik, Lower Niumi. They were looking for individuals to become part of a program to privatize the selling of fertilizer gardening equipment and seeds. They were especially interested in working with women, which made me think of my friend Gass Saine.

Since 1986, Gass has been operating a small condiments and vegetable stand in Bakindik. Although she is neither literate nor numerate, she is bright, energetic, well-respected in the community, and an excellent businesswoman.

Gass found a building for the business. And she did an informal market survey to estimate the amount of supplies she would need.

Gass and I bought 150 bags of fertilizer, watering cans, ropes, buckets and seeds with a total of Dalasi 17,000, advanced by FAO. FAO would charge Gass 1% a month in repayment, to commence on a certain date. With my assistance, Gass opened a savings account in Banjul, in anticipation of sales and not wanting to keep large amounts of money in her home.

Gass's business was very well received in the community. In October, 1988, Gass hired a sales assistant whose salary would come from FAO. His main responsibility is to advise Gass on a loan scheme in which women's groups receive advances in seed and gardening supplies, in stages. In turn, they should follow recommended gardening practices and pay back their loans. Once the initial loans of seeds are paid, Gass gives the women further loans, in the form of watering cans, rakes, and buckets. This second loan creates incentive for the women to pay the first loan as they are in need of gardening supplies. In addition to this loan scheme, she is travelling to 15 surrounding villages to promote seed sales to women's groups and school garden projects.

Gass, handicapped by illiteracy and innumeracy, finds bookkeeping and following her bank account difficult. Fortunately, Save the Children Fund, USA recently started a numeracy/literacy class in her area, which she attends regularly. Also, her new husband has been helping her with record keeping and running the store when she is away.

The major drawback to the FAO program is that it might be switched over into government hands, causing interest to jump to 25% per annum. Gass would be forced to charge higher prices for her goods and her current loan schemes would have to be curtailed since she would have less financial flexibility.

Judith Wilcox
Peace Corps Volunteer

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** Many of these publications can be found in the Peace Corps/The Gambia WID library.